



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [UMB FINANCIAL CORPORATION](#)

City/State [KANSAS CITY, MO](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [34,669,389](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[UMB FINANCIAL CORPORATION](#)
[1010 GRAND BOULEVARD](#)
[KANSAS CITY, MO 64106](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	33,052,294			26,039,926			28,560,564			23,783,190			20,998,772																	
Net income (\$000)	92,643			-3,439			286,502			243,600			195,513																	
Number of BHCs in peer group	133			123			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.43	2.67	28	2.77	2.94	31	2.65	2.77	37	2.92	3.01	40	3	3.08	38															
+ Non-interest income	1.45	1.13	71	1.49	1.12	75	1.55	1.21	70	1.78	1.32	76	1.91	1.31	77															
- Overhead expense	2.43	2.28	63	2.90	2.68	68	2.89	2.57	72	3.27	2.69	80	3.42	2.71	84															
- Provision for credit losses	-0.09	-0.12	44	1.35	0.88	77	0.45	0.51	43	0.14	0.15	56	0.34	0.14	88															
+ Securities gains (losses)	0.03	0.01	84	0.02	0.03	70	0.02	0.02	65	0.01	0.01	76	0	0	78															
+ Other tax equivalent adjustments	0	0	80	0	0	45	0	0	81	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent)	1.41	1.78	23	0.03	0.64	16	1.28	1.04	66	1.30	1.56	28	1.16	1.57	17															
Net operating income	1.12	1.36	26	-0.05	0.48	16	1	0.81	68	1.02	1.19	26	0.93	1.24	19															
Net income	1.12	1.35	27	-0.05	0.48	16	1	0.82	68	1.02	1.19	26	0.93	1.24	20															
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.73	3.18	22	3.58	4.09	18	3.12	3.55	21	4	4.41	24	3.85	4.24	23															
Interest expense	0.15	0.29	22	0.62	0.85	28	0.29	0.52	17	0.87	1.08	35	0.62	0.86	30															
Net interest income (tax equivalent)	2.58	2.88	27	2.96	3.24	30	2.83	3.01	34	3.14	3.33	32	3.22	3.38	36															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.13	0.16	54	0.23	0.27	58	0.13	0.27	39	0.27	0.21	70	0.58	0.22	89															
Earnings coverage of net loan and lease losses (X)	19.16	25.70	61	10.90	17.23	50	23.22	22.91	67	9.19	24.40	37	4.35	21.75	19															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.49	35	1.35	1.32	55	1.34	1.58	36	0.76	0.83	43	0.85	0.90	44															
Allowance for loan and lease losses / Total loans and leases	1.23	1.47	35	1.35	1.30	58	1.34	1.55	37	0.76	0.81	46	0.85	0.89	46															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.70	38	0.72	0.63	63	0.57	0.71	44	0.44	0.57	38	0.38	0.61	30															
30-89 days past due loans and leases / Total loans and leases	0.11	0.33	19	0.14	0.52	8	0.06	0.39	6	0.16	0.43	17	0.14	0.44	16															
Liquidity and Funding																														
Net noncore funding dependence	-8.09	-0.51	26	3.48	14.37	20	-6.62	3.20	23	-0.74	14.45	11	2.26	16.62	10															
Net short-term noncore funding dependence	-8.20	-6.88	41	3.12	4.94	37	-6.73	-4.76	37	-0.97	3.38	27	1.94	4.66	27															
Net loans and leases / Total assets	47.03	60.99	14	52.47	64.23	16	47.98	61.58	15	50.21	63.77	16	51.72	63.98	18															
Capitalization																														
Tier 1 leverage ratio	8.08	9.15	20	8.81	9.43	33	8.37	9.13	32	9.37	9.76	45	9.87	9.71	55															
Holding company equity capital / Total assets	8.53	10.72	18	10.15	11.64	35	9.11	11.16	19	9.81	12.43	19	9.54	12.22	11															
Total equity capital (including minority interest) / Total assets	8.53	10.85	17	10.15	11.80	32	9.11	11.29	17	9.81	12.57	18	9.54	12.27	11															
Common equity tier 1 capital / Total risk-weighted assets	12.25	12.57	51	11.90	11.64	59	12.10	12.38	52	12.33	12.17	58	12.88	12.12	72															
Net loans and leases / Equity capital (X)	5.51	5.73	46	5.17	5.59	43	5.27	5.58	45	5.12	5.21	51	5.42	5.29	52															
Cash dividends / Net income	16.81	23.13	33		81.34		21.17	42.30	21	24.46	33.12	32	29.80	27.31	51															
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02				17.36															
Growth Rates																														
Assets	32.10	16.49	84	11.41	11.31	61	24.72	16.68	75	13.75	9.26	75	7.26	7	64															
Equity capital	11.07	9.13	70	13.30	5.70	85	15.75	6.99	84	16.96	10.49	81	2.15	7.89	31															
Net loans and leases	18.40	7.22	82	10.64	9.91	66	19.17	9.07	81	10.43	9.10	67	8.02	7.89	61															
Noncore funding	21.26	-25.09	91	24.45	16.35	71	7.29	-12.18	72	15.70	6.59	71	1.52	10.67	34															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.52	41	0.56	0.88	79	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	6.69	11.33	47	0	12.46	14	6.56	13.56	44	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital	98.64	102.85	25	98.33	103.91	15	100.96	102.81	41	95.66	103.22	11	94.04	103.10	11															
Cash from ops + noncash items + op expense / Op expense + dividends	152.12	98.58	72	81.70	176.81	24	101.15	147.24	23	73.02	190.27	8	69.13	174.91	9															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	150,149	151,009	585,880	637,750	558,942	-0.57	66.28
Income from lease financing receivables.....	21	17	77	95	409	23.53	-91.36
Fully taxable income on loans and leases.....	150,166	151,022	585,941	637,827	559,327	-0.57	65.86
Tax-exempt income on loans and leases.....	4	4	16	18	24	0.00	-33.33
Estimated tax benefit on income on loans and leases.....	1	1	4	5	6	0.78	-66.84
Income on loans and leases (tax equivalent).....	150,171	151,027	585,961	637,850	559,357	-0.57	65.85
Investment interest income (tax equivalent).....	58,803	58,093	232,234	220,088	177,742	1.22	51.01
Interest on balances due from depository institutions.....	703	2,663	3,744	12,882	7,910	-73.60	-21.10
Interest income on other earning assets.....	2,980	6,106	13,267	16,048	6,956	-51.20	433.09
Total interest income (tax equivalent).....	212,657	217,889	835,206	886,868	751,965	-2.40	62.41
Interest on time deposits of \$250K or more	244	1,378	2,503	7,718	5,601	-82.29	
Interest on time deposits < \$250K.....	571	2,207	6,555	7,824	5,587	-74.13	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,983	26,147	49,156	138,650	80,913	-77.12	135.92
Interest on other borrowings and trading liabilities.....	3,103	7,738	16,755	37,795	29,414	-59.90	45.07
Interest on subordinated debt and mandatory convertible securities	1,963	0	2,290	0	0		
Total interest expense.....	11,864	37,470	77,259	191,987	121,515	-68.34	91.54
Net interest income (tax equivalent).....	200,793	180,419	757,947	694,881	630,450	11.29	60.96
Non-interest income.....	119,975	97,259	442,417	423,518	401,160	23.36	5.78
Adjusted operating income (tax equivalent)	320,768	277,678	1,200,364	1,118,399	1,031,610	15.52	34.69
Overhead expense.....	200,946	188,619	824,616	778,860	717,800	6.54	11.18
Provision for credit losses.....	-7,500	88,000	127,890	32,850	70,750		
Securities gains (losses)	2,720	1,227	6,981	3,218	578	121.68	-7.26
Other tax equivalent adjustments	1	0	1	0	0		
Pretax net operating income (tax equivalent).....	116,245	2,224	365,608	309,941	243,598	5126.84	110.02
Applicable income taxes	16,923	-815	52,388	42,365	27,334		38.11
Tax equivalent adjustments	6,679	6,478	26,718	23,976	20,004	3.10	-2.52
Applicable income taxes (tax equivalent).....	23,602	5,663	79,106	66,341	47,338	316.78	23.54
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	92,643	-3,439	286,502	243,600	196,260		155.60
Discontinued operations, net of applicable income taxes.....	0	0	0	0	-747		
Net income attributable to holding company.....	92,643	-3,439	286,502	243,600	195,513		155.60
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	92,643	-3,439	286,502	243,600	195,513		155.60
Investment securities income (tax equivalent).....	58,803	58,093	232,234	220,088	177,742	1.22	51.01
US Treasury and agency securities (excluding mortgage-backed securities)	734	843	3,305	8,317	1,016	-12.93	-57.67
Mortgage-backed securities	23,547	23,752	93,232	90,858	78,317	-0.86	44.21
All other securities	34,522	33,498	135,697	120,913	98,409	3.06	65.34
Cash dividends declared.....	15,571	15,209	60,655	59,583	58,264	2.38	28.64
Common	15,571	15,209	60,655	59,583	58,264	2.38	28.64
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.57	2.96	22	3.35	3.72	22	2.92	3.27	22	3.73	4	29	3.58	3.87	29
Less: Interest expense	0.14	0.27	24	0.58	0.78	31	0.27	0.48	18	0.81	0.98	38	0.58	0.79	31
Equals: Net interest income (tax equivalent)	2.43	2.67	28	2.77	2.94	31	2.65	2.77	37	2.92	3.01	40	3	3.08	38
Plus: Non-interest income	1.45	1.13	71	1.49	1.12	75	1.55	1.21	70	1.78	1.32	76	1.91	1.31	77
Equals: adjusted operating income (tax equivalent)	3.88	3.87	61	4.27	4.12	62	4.20	4.04	64	4.70	4.41	70	4.91	4.46	77
Less: Overhead expense	2.43	2.28	63	2.90	2.68	68	2.89	2.57	72	3.27	2.69	80	3.42	2.71	84
Less: Provision for credit losses	-0.09	-0.12	44	1.35	0.88	77	0.45	0.51	43	0.14	0.15	56	0.34	0.14	88
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.01	84	0.02	0.03	70	0.02	0.02	65	0.01	0.01	76	0	0	78
Plus: other tax equivalent adjustments	0	0	80	0	0	45	0	0	81	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.41	1.78	23	0.03	0.64	16	1.28	1.04	66	1.30	1.56	28	1.16	1.57	17
Less: Applicable income taxes (tax equivalent)	0.29	0.40	18	0.09	0.16	30	0.28	0.23	62	0.28	0.36	27	0.23	0.33	17
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.12	1.36	26	-0.05	0.48	16	1	0.81	68	1.02	1.19	26	0.93	1.24	19
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	2
Equals: Net income	1.12	1.35	27	-0.05	0.48	16	1	0.82	68	1.02	1.19	26	0.93	1.24	20
Memo: Net income (last four quarters)	1.26	1.07	71	0.74	0.98	21	1	0.82	68	1.02	1.19	26	0.93	1.24	19
Net income—BHC and noncontrolling (minority) interest	1.12	1.37	27	-0.05	0.49	16	1	0.83	68	1.02	1.20	25	0.93	1.25	20
Margin Analysis															
Average earning assets / Average assets	94.12	93.08	64	93.50	91.24	75	93.73	92.32	69	93.19	91.05	72	93.11	91.48	68
Average interest-bearing funds / Average assets	59.70	62.97	39	62.57	66.92	31	61.91	64.06	43	62.70	65.57	39	61.64	65.56	32
Interest income (tax equivalent) / Average earning assets	2.73	3.18	22	3.58	4.09	18	3.12	3.55	21	4	4.41	24	3.85	4.24	23
Interest expense / Average earning assets	0.15	0.29	22	0.62	0.85	28	0.29	0.52	17	0.87	1.08	35	0.62	0.86	30
Net interest income (tax equivalent) / Average earning assets	2.58	2.88	27	2.96	3.24	30	2.83	3.01	34	3.14	3.33	32	3.22	3.38	36
Yield or Cost															
Total loans and leases (tax equivalent)	3.70	4.05	33	4.44	4.74	30	3.88	4.27	25	5	5.09	50	4.82	4.95	50
Interest-bearing bank balances	0.08	0.10	20	0.91	1.16	33	0.21	0.27	38	1.46	2.04	20	1.03	1.64	13
Federal funds sold and reverse repos	0.69	0.26	81	1.78	1.34	70	1.08	0.68	78	2.59	2.44	67	2.69	2.17	79
Trading assets	1.98	0.39	90	4.90	0.75	95	2.94	0.60	91	3.34	0.99	88	3.27	1.11	83
Total earning assets	2.65	3.15	18	3.47	4.05	16	3.02	3.51	20	3.89	4.36	21	3.74	4.20	21
Investment securities (tax equivalent)	2.26	1.84	79	2.69	2.60	58	2.50	2.25	72	2.67	2.76	46	2.44	2.68	31
US Treasury and agency securities (excluding mortgage-backed securities)	2.12	1.30	86	2.70	2.31	72	1.64	1.75	50	2.81	2.32	81	1.09	2.05	6
Mortgage-backed securities	1.59	1.60	55	2.34	2.49	31	2	2.05	42	2.28	2.61	15	2.04	2.50	2
All other securities	3.05	2.93	60	3.13	3.62	41	3.09	3.24	49	3.03	4.06	17	2.73	4.20	13
Interest-bearing deposits	0.16	0.26	32	0.83	0.90	52	0.38	0.53	34	1.17	1.10	59	0.83	0.81	56
Time deposits of \$250K or more	0.34	0.82	7	1.13	1.83	7	0.70	1.42	4	1.79	1.96	33	1.14	1.44	25
Time deposits < \$250K	0.48	0.78	20	1.43	1.69	28	1.18	1.36	34	1.27	1.82	18	0.96	1.29	24
Other domestic deposits	0.15	0.17	49	0.79	0.71	65	0.34	0.36	50	1.15	0.93	72	0.78	0.67	69
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.30	0.18	83	1.26	1.14	62	0.58	0.62	61	1.96	1.86	54	1.59	1.51	49
Other borrowed funds and trading liabilities	1.81	1.38	70	4.86	1.90	98	3.38	1.50	94	6.10	2.38	97	5.91	2.28	98
All interest-bearing funds	0.24	0.42	22	0.92	1.15	29	0.44	0.74	17	1.29	1.49	35	0.94	1.19	33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	119,975	97,259	442,417	423,518	401,160
Fiduciary activities income	54,834	47,000	194,646	176,913	172,163
Service charges on deposit accounts - domestic	21,976	25,081	83,879	82,748	84,287
Trading revenue.....	9,356	1,785	32,959	23,432	15,624
Investment banking fees and commissions.....	3,809	10,904	39,213	35,017	26,118
Insurance activities revenue.....	103	71	459	196	97
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,646	2,261	5,091	1,772	3,976
Other non-interest income.....	28,251	10,157	86,170	103,440	98,895
Total overhead expenses	200,946	188,619	824,616	778,860	717,800
Personnel expense.....	127,681	111,060	495,464	461,445	419,091
Net occupancy expense.....	19,138	19,662	76,671	76,610	73,299
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	1,380	1,734	6,518	5,506	5,764
Other operating expenses.....	52,747	56,163	245,963	235,299	219,646
Fee income on mutual funds and annuities.....	3,334	9,860	24,350	31,261	25,807
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,574	3,662	3,591	3,670	3,573
Average personnel expense per employee.....	35.72	30.33	137.97	125.73	117.29
Average assets per employee.....	9,247.98	7,110.85	7,953.37	6,480.43	5,877.07

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.78	2.10	65	10.14	2.64	94	5.50	2.02	84	7.38	2.72	86	6.43	3.08
Overhead expenses / Net Interest Income + non-interest income	63.98	59.31	72	69.55	63.90	72	70.26	62.28	82	71.17	61.29	84	70.96	60.88
Percent of Average Assets														
Total overhead expense	2.43	2.28	63	2.90	2.68	68	2.89	2.57	72	3.27	2.69	80	3.42	2.71
Personnel expense.....	1.55	1.28	77	1.71	1.36	82	1.73	1.30	86	1.94	1.41	88	2	1.44
Net occupancy expense.....	0.23	0.24	44	0.30	0.27	64	0.27	0.26	55	0.32	0.28	68	0.35	0.28
Other operating expenses.....	0.66	0.73	47	0.89	0.98	56	0.88	0.94	64	1.01	0.97	68	1.07	0.97
Overhead less non-interest income	0.98	1.10	36	1.40	1.47	45	1.34	1.25	54	1.49	1.32	58	1.51	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	62.65	58.69	67	67.93	63.38	70	68.70	61.82	79	69.64	60.64	84	69.58	60.37
Personnel expense.....	39.80	33.28	83	40	33.17	87	41.28	32.36	91	41.26	32.39	91	40.62	32.51
Net occupancy expense.....	5.97	6.42	42	7.08	6.75	56	6.39	6.58	48	6.85	6.52	56	7.11	6.48
Other operating expenses.....	16.87	18.45	44	20.85	22.88	54	21.03	22.28	59	21.53	21.20	62	21.85	20.90
Total non-interest income	37.40	28.42	72	35.03	26.40	75	36.86	28.83	70	37.87	29.23	73	38.89	28.50
Fiduciary activities income	17.09	21.15	96	16.93	2.03	95	16.22	2.09	96	15.82	1.97	95	16.69	2.14
Service charges on domestic deposit accounts	6.85	3.21	93	9.03	3.92	95	6.99	3.27	94	7.40	3.88	94	8.17	4.15
Trading revenue.....	2.92	0.97	86	0.64	1.58	62	2.75	1.28	82	2.10	1.18	80	1.51	0.85
Investment banking fees and commissions.....	1.19	2.51	45	3.93	2.81	78	3.27	2.46	73	3.13	3.54	72	2.53	3.42
Insurance activities revenue.....	0.03	0.38	43	0.03	0.40	45	0.04	0.41	43	0.02	0.47	35	0.01	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0	0.99	14	0	-0.41	39	0	0.01	42	0	0.28	21	0	0.65
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.51	3.74	24	0.81	1.88	44	0.42	3.92	24	0.16	1.86	20	0.39	1.61
Other non-interest income.....	8.81	8.65	61	3.66	9.85	12	7.18	9.65	41	9.25	10.04	58	9.59	9.86
Overhead less non-interest income	25.24	29.66	33	32.90	36.23	41	31.84	31.93	48	31.77	31.06	41	30.69	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	14.56	21.04	8	-36.65	17.54	2	14.33	18.63	21	13.67	20.56	7	11.22	19.04
Applicable income tax + TE / Pretax net operating income + TE	20.30	22.74	18	254.63	22.86	99	21.64	21.18	44	21.40	23.23	32	19.43	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	8,193,080	6,779,424	7,894,471	6,590,300	5,763,261	20.85	82.90	
Commercial and industrial loans	7,654,866	6,380,754	7,521,679	6,055,412	5,584,420	19.97	72.96	
Loans to individuals	293,382	344,442	306,520	357,933	374,958	-14.82	-21.52	
Loans to depository institutions and acceptances of other banks	2,763	3,360	1,777	1,617	1,739	-17.77	962.69	
Agricultural loans	144,516	178,561	161,581	190,914	212,654	-19.07	-22.41	
Other loans and leases	219,053	272,754	224,331	243,349	244,310	-19.69	-8.25	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	16,507,660	13,959,295	16,110,359	13,439,525	12,181,342	18.26	70.10	
Less: Allowance for loan and lease losses	202,814	187,911	215,973	101,788	103,635	7.93	152.26	
Net loans and leases	16,304,846	13,771,384	15,894,386	13,337,737	12,077,707	18.40	69.42	
Debt securities that reprice or mature in over 1 year	10,565,699	8,506,648	10,061,744	8,144,333	7,175,337	24.21	59.74	
Mutual funds and equity securities	133,979	107	134,196	170	136	125114.02		
Subtotal	27,004,524	22,278,139	26,090,326	21,482,240	19,253,180	21.22	66.30	
Interest-bearing bank balances	3,860,763	1,109,254	3,110,042	1,225,491	1,047,830	248.05	860.48	
Federal funds sold and reverse repos	1,629,813	784,750	1,650,335	1,578,345	627,001	107.69	854.09	
Debt securities that reprice or mature within 1 year	230,363	246,963	252,558	419,131	538,109	-6.72	-78.54	
Trading assets	29,099	61,177	35,020	45,618	61,011	-52.43	8.66	
Total earning assets	32,754,562	24,480,283	31,138,281	24,750,825	21,527,131	33.80	82.87	
Non-interest-bearing cash and due from depository institutions	387,230	340,553	430,638	472,958	645,123	13.71	18.98	
Premises, fixed assets, and leases	224,348	232,141	228,919	234,631	228,088	-3.36	-2.38	
Other real estate owned	4,740	2,883	4,740	2,935	3,338	64.41	44.47	
Investment in unconsolidated subsidiaries	0	5,627	4,193	6,961	10,140	-100.00	-100.00	
Intangible and other assets	1,301,468	1,186,634	1,323,343	1,093,045	937,299	9.68	57.96	
Total assets	34,669,389	26,244,886	33,127,504	26,561,355	23,351,119	32.10	79.61	
Quarterly average assets	33,052,294	26,039,926	30,585,634	25,071,023	21,878,752	26.93	70.95	
Average loans and leases (YTD)	16,230,886	13,616,566	15,116,437	12,761,724	11,604,365	19.20	69.95	
Memoranda								
Loans held-for-sale	10,275	9,585	6,708	7,803	3,192	7.20	112.73	
Loans not held-for-sale	16,497,385	13,949,710	16,103,651	13,431,722	12,178,150	18.26	70.08	
Real estate loans secured by 1–4 family	2,026,078	1,471,587	1,968,439	1,419,230	1,256,416	37.68	66.78	
Commercial real estate loans	5,672,820	4,881,081	5,423,570	4,730,335	4,042,010	16.22	94.84	
Construction and land development	864,177	977,813	798,896	842,346	792,565	-11.62	73.70	
Multifamily	387,748	390,716	449,855	360,112	337,419	-0.76	188.01	
Nonfarm nonresidential	4,420,895	3,512,552	4,174,819	3,527,877	2,912,026	25.86	93.95	
Real estate loans secured by farmland	494,182	426,756	502,462	440,735	464,835	15.80	39.90	
Total investment securities	10,930,041	8,753,718	10,448,498	8,563,634	7,713,582	24.86	42.17	
U.S. Treasury securities	49,479	31,605	30,740	64,078	247,130	56.55	-86.03	
US agency securities (excluding mortgage-backed securities)	94,905	100,616	95,949	93,021	199	-5.68	-84.02	
Municipal securities	4,565,611	4,207,852	4,638,233	4,146,019	3,653,906	8.50	52.63	
Mortgage-backed securities	5,989,606	4,234,649	5,468,181	4,071,794	3,812,211	41.44	63.27	
Asset-backed securities	0	0	0	0	0			
Other debt securities	96,461	178,889	81,199	188,552	0	-46.08	20.36	
Mutual funds and equity securities	133,979	107	134,196	170	136	125114.02		
Available-for-sale securities	9,753,392	7,639,451	9,299,688	7,447,362	6,542,800	27.67	41.70	
U.S. Treasury securities	49,479	31,605	30,740	64,078	247,130	56.55	-86.03	
US agency securities (excluding mortgage-backed securities)	94,905	100,616	95,949	93,021	199	-5.68	-84.02	
Municipal securities	3,522,941	3,093,692	3,623,619	3,029,917	2,483,260	13.87	61.11	
Mortgage-backed securities	5,989,606	4,234,649	5,468,181	4,071,794	3,812,211	41.44	63.27	
Asset-backed securities	0	0	0	0	0			
Other debt securities	96,461	178,889	81,199	188,552	0	-46.08	20.36	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-30,541	32,749	14,831	-33,757	-100,114			
Available-for-sale securities appreciation (depreciation)	200,995	286,271	411,954	123,382	-127,290	-29.79	256.82	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	7,312,128	5,993,914	7,823,478	5,771,597	5,701,535	21.99	28.80	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	7,661,004	5,265,134	6,831,600	5,373,033	3,957,981	45.50	463.76
NOW, ATS and transaction accounts	921,936	1,386,891	1,088,182	670,537	485,999	-33.52	-42.76
Time deposits less brokered deposits < \$250K	-112,120	25,334	-95,142	86,502	31,316		
MMDA and other savings accounts	19,033,287	13,538,475	18,255,375	14,333,309	13,690,532	40.59	66.80
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	27,504,107	20,215,834	26,080,015	20,463,381	18,165,828	36.05	85.66
Time deposits of \$250K or more	188,025	371,142	393,347	605,777	539,164	-49.34	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,759,818	1,890,917	2,315,497	1,896,508	1,518,920	45.95	64.11
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	15,000	0	0	0	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	50,914	0	27,119	13,342	-100.00	-100.00
Brokered deposits < \$250K	588,660	588,544	577,889	534,086	576,268	0.02	
Noncore funding	3,536,503	2,916,517	3,286,733	3,063,490	2,647,694	21.26	53.11
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	270,074	70,668	269,595	70,371	69,329	282.17	306.54
Other liabilities	400,466	378,426	474,213	357,673	239,798	5.82	143.28
Total liabilities	31,711,150	23,581,445	30,110,556	23,954,915	21,122,649	34.48	82.72
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	55,057	55,057	55,057	55,057	55,057	0.00	0.00
Common surplus	1,093,667	1,073,089	1,090,450	1,073,764	1,054,601	1.92	7.49
Retained earnings	1,968,318	1,646,751	1,891,246	1,672,438	1,488,421	19.53	86.02
Accumulated other comprehensive income	169,197	219,390	318,340	83,180	-95,782	-22.88	421.12
Other equity capital components	-328,000	-330,846	-338,145	-277,999	-273,827		
Total holding company equity capital	2,958,239	2,663,441	3,016,948	2,606,440	2,228,470	11.07	51.86
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,958,239	2,663,441	3,016,948	2,606,440	2,228,470	11.07	51.86
Total liabilities and capital	34,669,389	26,244,886	33,127,504	26,561,355	23,351,119	32.10	79.61
Memoranda							
Non-interest-bearing deposits	11,604,415	7,269,521	9,879,970	6,944,465	6,680,070	59.63	87.11
Interest-bearing deposits	16,676,377	13,905,999	17,171,281	14,658,779	12,601,190	19.92	80.94
Total deposits	28,280,792	21,175,520	27,051,251	21,603,244	19,281,260	33.55	83.42
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,016,948	2,606,440	2,606,440	2,228,470	2,181,531		
Accounting restatements	0	-7,039	-7,039	0	13		
Net income	92,643	-3,439	286,502	243,600	195,513		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	17,389	5,864	20,306	19,487	23,392		
Less: Purchase of treasury stock	4,027	59,386	63,766	4,496	76,507		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	15,571	15,209	60,655	59,583	58,264		
Change in other comprehensive income	-149,143	136,210	235,160	178,962	-37,208		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,958,239	2,663,441	3,016,948	2,606,440	2,228,470		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	23.63	36.10	23	25.83	38.37	28	23.83	36.22	24	24.81	37.78	26	24.68	37.19	26
Commercial and industrial loans	22.08	13.88	87	24.31	12.73	90	22.71	13.52	89	22.80	12.02	92	23.91	12.85	89
Loans to individuals	0.85	3.42	38	1.31	3.84	45	0.93	3.40	40	1.35	4.20	43	1.61	4.31	43
Loans to depository institutions and acceptances of other banks	0.01	0.02	79	0.01	0.03	74	0.01	0.03	75	0.01	0.04	68	0.01	0.05	69
Agricultural loans.....	0.42	0.19	81	0.68	0.20	85	0.49	0.19	82	0.72	0.24	84	0.91	0.30	84
Other loans and leases.....	0.63	4.29	13	1.04	4.96	15	0.68	4.63	12	0.92	5.01	12	1.05	5	15
Net loans and leases.....	47.03	60.99	14	52.47	64.23	16	47.98	61.58	15	50.21	63.77	16	51.72	63.98	18
Debt securities over 1 year.....	30.48	16.70	93	32.41	14.63	96	30.37	15.55	94	30.66	14.60	96	30.73	14.63	94
Mutual funds and equity securities	0.39	0.06	94	0	0.05	29	0.41	0.05	96	0	0.06	29	0	0.06	26
Subtotal	77.89	78.43	38	84.89	80.12	62	78.76	78.16	37	80.88	79.65	32	82.45	79.97	38
Interest-bearing bank balances	11.14	9.08	66	4.23	4.14	57	9.39	7.51	65	4.61	3.06	73	4.49	3.04	77
Federal funds sold and reverse repos	4.70	0.50	91	2.99	0.78	86	4.98	0.82	88	5.94	1.57	85	2.69	1.66	83
Debt securities 1 year or less	0.66	1.59	32	0.94	1.72	43	0.76	1.68	34	1.58	1.91	61	2.30	1.96	70
Trading assets	0.08	0.56	47	0.23	1.27	40	0.11	1.01	41	0.17	1.19	48	0.26	1.33	68
Total earning assets.....	94.48	91.48	85	93.28	89.78	84	94	91.05	84	93.18	89.53	84	92.19	89.74	73
Non-interest cash and due from depository institutions.....	1.12	1	58	1.30	1.12	64	1.30	1.07	68	1.78	1.14	88	2.76	1.21	98
Other real estate owned.....	0.01	0.02	57	0.01	0.03	34	0.01	0.02	57	0.01	0.03	34	0.01	0.04	33
All other assets.....	4.41	7.44	11	5.44	9.05	12	4.71	7.82	10	5.04	9.27	9	5.05	8.98	13
Memoranda															
Short-term investments	16.50	11.92	75	8.16	7.73	64	15.13	11.17	75	12.13	7.63	78	9.48	7.80	71
U.S. Treasury securities.....	0.14	0.98	50	0.12	0.86	50	0.09	0.84	48	0.24	1.03	54	1.06	1.04	63
US agency securities (excluding mortgage-backed securities)	0.27	0.73	46	0.38	0.51	56	0.29	0.63	48	0.35	0.54	51	0	0.69	22
Municipal securities	13.17	1.77	97	16.03	1.44	98	14	1.69	97	15.61	1.34	98	15.65	1.62	98
Mortgage-backed securities	17.28	12.38	74	16.14	11.43	76	16.51	11.75	73	15.33	11.44	74	16.33	11.13	78
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.28	0.46	55	0.68	0.39	76	0.25	0.42	55	0.71	0.39	76	0	0.41	9
Loans held-for-sale.....	0.03	0.46	21	0.04	0.40	26	0.02	0.52	21	0.03	0.39	24	0.01	0.30	24
Loans held for investment	47.58	61.15	15	53.15	64.43	17	48.61	61.72	16	50.57	63.50	18	52.15	63.93	20
Real estate loans secured by 1–4 family	5.84	11.69	26	5.61	13.18	24	5.94	11.91	24	5.34	13.29	22	5.38	13.46	21
Revolving	1.05	1.51	47	1.82	2.02	50	1.19	1.66	48	1.80	2.07	50	2.34	2.27	57
Closed-end, secured by first liens	4.74	9.76	27	3.71	10.62	21	4.68	9.81	27	3.46	10.69	17	2.98	10.57	15
Closed-end, secured by junior liens	0.06	0.21	27	0.08	0.28	29	0.07	0.22	29	0.08	0.28	32	0.07	0.31	27
Commercial real estate loans	16.36	22.27	31	18.60	23.11	38	16.37	22.22	33	17.81	22.23	40	17.31	21.58	41
Construction and land development.....	2.49	3.32	43	3.73	3.46	57	2.41	3.40	41	3.17	3.44	51	3.39	3.51	54
Multifamily.....	1.12	3.21	25	1.49	3.23	37	1.36	3.12	30	1.36	3.01	37	1.44	2.72	38
Nonfarm nonresidential	12.75	14.77	41	13.38	15.32	43	12.60	14.72	41	13.28	14.69	44	12.47	14.44	45
Real estate loans secured by farmland.....	1.43	0.33	90	1.63	0.35	88	1.52	0.33	89	1.66	0.36	88	1.99	0.41	90

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	49.63	57.91	30	48.57	57.83	35	49	57.15	31	49.04	57.46	35	47.31	56.49	36
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	12.27	19.43	28	10.54	20.44	23	12.22	19.43	27	10.56	20.75	21	10.31	21.10	21
Real estate loans secured by 1–4 family.....	2.20	2.45	51	3.42	3.09	56	2.45	2.64	50	3.56	3.15	56	4.48	3.50	63
Revolving	10.08	16.76	28	7.12	17.13	18	9.77	16.59	27	7	17.39	17	5.83	17.39	15
Closed-end.....	34.36	35.36	44	34.97	34.31	45	33.67	34.63	44	35.20	33.52	47	33.18	32.14	47
Construction and land development.....	5.24	5.29	52	7	5.12	67	4.96	5.26	53	6.27	5.09	64	6.51	5.20	63
1–4 family.....	0.24	1.05	31	0.29	0.98	33	0.19	0.93	29	0.31	0.94	38	0.27	1.02	34
Other.....	5	4.21	60	6.71	4	77	4.77	4.19	58	5.96	4.02	73	6.24	4.05	76
Multifamily.....	2.35	5.08	29	2.80	4.90	38	2.79	4.96	35	2.68	4.69	36	2.77	4.10	42
Nonfarm nonresidential	26.78	23.47	55	25.16	22.69	50	25.91	22.93	53	26.25	22.15	58	23.91	21.40	52
Owner-occupied.....	10.47	7.93	67	11.39	7.70	74	10.56	7.68	68	12.24	7.72	78	12.82	8.03	78
Other.....	16.31	15.25	55	13.77	14.76	44	15.35	14.95	51	14.01	14.34	49	11.09	13.38	45
Real estate loans secured by farmland.....	2.99	0.56	91	3.06	0.53	91	3.12	0.54	93	3.28	0.55	92	3.82	0.63	93
Loans to depository institutions and acceptances of other banks.....	0.02	0.03	79	0.02	0.08	74	0.01	0.06	74	0.01	0.11	69	0.01	0.12	68
Commercial and industrial loans	46.37	23.16	98	45.71	20.31	96	46.69	22.17	98	45.06	19.53	96	45.84	20.32	95
Loans to individuals	1.78	6.02	44	2.47	6.48	46	1.90	6.13	45	2.66	7.13	45	3.08	7.36	47
Credit card loans	1.05	0.50	81	1.45	0.71	82	1.18	0.65	80	1.69	0.81	84	1.90	1.02	85
Agricultural loans.....	0.88	0.33	85	1.28	0.31	87	1	0.32	86	1.42	0.37	88	1.75	0.46	88
Other loans and leases.....	1.33	8.05	17	1.95	9.38	20	1.39	9.09	16	1.81	9.85	17	2.01	9.66	20
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	289.62	382.51	33	277.86	401.07	28	289.21	381.27	32	270.95	391.26	28	256.59	379.80	27
Real estate loans secured by 1–4 family.....	71.62	124.29	29	60.32	138.65	26	72.11	125.03	28	58.35	138.18	24	55.94	137.84	21
Revolving	12.81	16.14	50	19.56	21.22	54	14.48	17.42	50	19.66	21.26	54	24.30	23.33	59
Closed-end.....	58.81	106.79	30	40.76	115.78	19	57.64	106.14	28	38.69	115.20	17	31.64	112.79	16
Commercial real estate loans	200.53	237.40	36	200.06	240.54	37	198.69	234.65	36	194.48	229.44	40	179.96	219.72	41
Construction and land development.....	30.55	35.26	45	40.08	35.93	60	29.27	35.62	46	34.63	34.95	52	35.29	35.36	55
1–4 family.....	1.38	6.84	28	1.66	6.92	33	1.11	6.34	28	1.69	6.61	35	1.45	7.04	34
Other.....	29.17	28.01	54	38.42	27.85	65	28.16	28.16	53	32.95	27.32	61	33.83	27.26	61
Multifamily.....	13.71	34.02	28	16.01	33.54	35	16.48	32.74	34	14.81	31.04	37	15.02	27.85	40
Nonfarm nonresidential	156.27	157.71	48	143.97	159.79	43	152.94	155.06	48	145.04	152.10	46	129.65	147.22	45
Owner-occupied.....	61.12	52.99	61	65.19	54.16	61	62.34	52.37	63	67.63	53.07	63	69.53	54.89	66
Other.....	95.15	102.29	45	78.77	103.49	39	90.60	100.54	41	77.41	97.41	41	60.12	91.80	37
Real estate loans secured by farmland.....	17.47	3.50	91	17.49	3.48	91	18.41	3.44	92	18.12	3.60	91	20.70	4.02	90
Loans to depository institutions and acceptances of other banks.....	0.10	0.18	79	0.14	0.38	73	0.07	0.28	75	0.07	0.44	68	0.08	0.54	69
Commercial and industrial loans	270.59	145.22	92	261.52	132.09	93	275.56	139.91	95	248.96	122.02	94	248.63	128.82	92
Loans to individuals	10.37	35.91	42	14.12	40.80	44	11.23	37.47	44	14.72	43.51	44	16.69	42.67	44
Credit card loans	6.13	2.59	81	8.31	3.94	80	6.94	3.30	80	9.32	4.34	80	10.28	5.31	83
Agricultural loans.....	5.11	1.94	84	7.32	1.90	86	5.92	1.88	85	7.85	2.18	85	9.47	2.72	84
Other loans and leases.....	7.74	47.52	14	11.18	54.71	17	8.22	49.54	13	10	52.44	14	10.88	51.79	16
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.89	27.81	40	23.57	27.16	41	23.10	27.32	39	22.96	26.45	43	20.36	24.79	42
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	139.41	185.94	34	134.86	188.67	33	136.35	183.76	35	126.85	178.57	36	110.43	167.93	35
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	200.53	243.39	36	200.06	248.20	35	198.69	240.85	36	194.48	236.10	39	179.96	225.98	41

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	16.50	11.92	75	8.16	7.73	64	15.13	11.17	75	12.13	7.63	78	9.48	7.80	71
Liquid assets	34.73	27.16	76	25.39	22.73	70	32.66	26.22	74	28.43	22.44	75	27.58	22.72	75
Investment securities	31.53	18.78	89	33.35	16.91	96	31.54	17.85	90	32.24	16.99	92	33.03	17.27	91
Net loans and leases	47.03	60.99	14	52.47	64.23	16	47.98	61.58	15	50.21	63.77	16	51.72	63.98	18
Net loans, leases and standby letters of credit	48.03	61.79	12	53.67	65.22	16	49.06	62.48	13	51.38	64.84	16	53.04	65.07	15
Core deposits	79.33	73.69	63	77.03	64.18	83	78.73	70.67	71	77.04	63.09	84	77.79	62.13	88
Noncore funding	10.20	11.95	53	11.11	19.78	25	9.92	14.13	47	11.53	19.36	31	11.34	21.34	24
Time deposits of \$250K or more	0.54	1.96	14	1.41	2.95	25	1.19	2.11	31	2.28	2.94	46	2.31	2.89	42
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	7.96	1.22	94	7.20	1.77	90	6.99	1.47	91	7.14	1.94	89	6.50	1.97	85
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	3.26	0.60	92	4.21	0.97	92	2.01	0.54	85	1.20	0.48	69	3.82	0.54	92
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1.11	10	0.06	3.69	12	0	1.24	7	0	3.01	1	0	3.67	2
Earning assets that reprice within 1 year	52.26	38.67	85	51.17	39.59	84	53.23	39.38	85	49.33	39.29	81	48.58	40.29	76
Interest-bearing liabilities that reprice within 1 year	27.53	7.73	93	31.76	10.23	95	30.37	8.20	93	34.76	10.19	95	32.41	10.01	94
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	24.73	29.49	38	19.41	27.26	30	22.86	29.11	37	14.58	26.63	15	16.17	27.38	26
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.09	-0.51	26	3.48	14.37	20	-6.62	3.20	23	-0.74	14.45	11	2.26	16.62	10
Net short-term noncore funding dependence	-8.20	-6.88	41	3.12	4.94	37	-6.73	-4.76	37	-0.97	3.38	27	1.94	4.66	27
Short-term investment / Short-term noncore funding	163.14	246.74	44	75.49	77.70	61	153.94	184.19	55	106.95	77.77	69	85.56	66.46	74
Liquid assets - short-term noncore funding / Nonliquid assets	37.71	30.67	64	19.54	16.50	64	33.91	28.18	65	23.87	16.97	73	22.79	16.04	73
Net loans and leases / Total deposits	57.65	76.22	11	65.03	88.34	11	58.76	79.43	10	61.74	90.31	8	62.64	90.08	8
Net loans and leases / Core deposits	59.28	83.77	8	68.12	101.46	6	60.94	88.34	8	65.18	103.93	4	66.49	105	6
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.15	0.62	5	1.44	1.57	59	0.58	1.57	38	-1.45	0.72	1	-4.67	-0.82	6
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	7.56	1.31	96	12.56	3.85	95	16.17	4.31	97	5.29	1.36	96	-5.94	-1.98	0
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.04			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	9.54	12.84	55	12.73	12.92	60	9.71	11.38	56	13.03	12.67	60	15.18	16.19	54
Available-for-sale securities	89.23	85.49	44	87.27	85.17	41	89.01	87.23	41	86.96	85.40	42	84.82	81.88	45
U.S. Treasury securities	0.45	5.10	42	0.36	5.04	42	0.29	4.72	44	0.75	6.15	45	3.20	6.99	54
US agency securities (excluding mortgage-backed securities)	0.87	4.35	39	1.15	3.36	47	0.92	4.01	40	1.09	3.49	47	0	4.02	22
Municipal securities	41.77	9.71	92	48.07	8.69	96	44.39	9.83	92	48.41	7.75	97	47.37	9.16	98
Mortgage-backed securities	54.80	66.67	32	48.38	68.40	22	52.33	66.64	28	47.55	67.43	20	49.42	65.45	21
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.88	3.05	45	2.04	2.67	60	0.78	3.01	45	2.20	2.94	62	0	2.79	9
Mutual funds and equity securities	1.23	0.36	87	0	0.35	28	1.28	0.35	88	0	0.40	28	0	0.42	23
Debt securities 1 year or less	2.11	9.29	20	2.82	10.98	21	2.42	10.55	20	4.89	11.86	30	6.98	11.91	50
Debt securities 1 to 5 years	6.53	16.09	33	11.52	17.72	47	7.45	17.03	35	12.52	17.94	50	14.88	19.18	50
Debt securities over 5 years	90.13	72.48	78	85.66	67.50	71	88.85	69.86	75	82.58	66.02	65	78.14	64.73	61
Pledged securities	66.90	33.48	89	68.47	36.65	86	74.88	35.67	92	67.40	30.57	90	73.92	33.30	93
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	167.21	156.41	62	12.05	53.90	39	55.54	183.32	34	45.64	26.69	71	20.59	6.77	71
Investment securities	24.86	31.91	53	8.88	9.51	57	22.01	23.62	57	11.02	11.75	62	2.58	9.42	45
Core deposits	36.05	29.18	76	9.11	12	50	27.45	26.88	59	12.65	11.23	66	8.86	7.29	64
Noncore funding	21.26	-25.09	91	24.45	16.35	71	7.29	-12.18	72	15.70	6.59	71	1.52	10.67	34

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			12,280,259	10,551,250	9,966,330
Commit: Secured commercial real estate loans	1,529,213	1,299,775	1,278,382	1,333,878	1,226,631
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	3,472,339	3,188,905	3,152,438
Securities underwriting	348,125	315,301	358,023	309,090	308,021
Standby letters of credit	4,852	5,320	3,160	4,460	1,892
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	83,954	84,228	89,309	74,563	59,026
Credit derivatives - notional amount (holding company as guarantor)	48,304	49,569	48,621	47,767	42,528
Credit derivative contracts w/ purchased credit protection-investment grade..	132,258	133,797	137,930	122,330	101,554
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	43,324	202,964	30,657	39,631	13,844
Written options contracts (interest rate)	22,586	193,379	21,732	31,828	10,652
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,068,564	2,774,190	2,513,045	2,685,391	1,333,079
Futures and forward foreign exchange	9,741	15,786	20,616	18,565	15,952
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						37.07	22.01	86	39.72	23.52	85	42.68	24.05	85	
Standby letters of credit	1	0.67	78	1.20	0.78	78	1.08	0.71	77	1.16	0.84	73	1.32	0.92	75
Commercial and similar letters of credit	0.01	0.02	65	0.02	0.02	70	0.01	0.02	62	0.02	0.02	66	0.01	0.02	51
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.24	0.28	67	0.32	0.41	69	0.27	0.35	68	0.28	0.42	68	0.25	0.52	70
Credit derivatives - notional amount (holding company as beneficiary)	0.14	0.18	67	0.19	0.33	67	0.15	0.30	67	0.18	0.52	68	0.18	0.75	74
Credit derivative contracts w/ purchased credit protection-investment grade..	0.38	0.17	81	0.51	0.23	82	0.42	0.25	79	0.46	0.30	80	0.43	0.52	83
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	9.07	42.67	28	12.14	54.47	27	7.81	48.62	22	10.45	68.47	27	5.88	65.81	22
Interest rate contracts	9.04	30.32	30	12.08	40.32	30	7.74	34.36	24	10.38	47.31	30	5.81	43.84	25
Interest rate futures and forward contracts	0.12	4.59	36	0.77	11.14	50	0.09	6.21	31	0.15	10.67	32	0.06	11.40	32
Written options contracts (interest rate)	0.07	2	23	0.74	2.54	42	0.07	2.18	20	0.12	2.47	26	0.05	2.16	26
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	8.85	20.33	38	10.57	23.70	37	7.59	20.83	33	10.11	28.86	38	5.71	26.74	31
Foreign exchange contracts	0.03	6.19	56	0.06	6.58	55	0.06	6.01	58	0.07	10.12	53	0.07	10.92	48
Futures and forward foreign exchange contracts	0.03	3.83	58	0.06	4.16	56	0.06	3.47	59	0.07	5.23	54	0.07	5.22	50
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						81.24	42.82	82	82.68	45.53	83	85.88	44.93	85	

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,144,215	3,186,319	2,586,050	2,775,415	1,373,527
Interest rate contracts	3,134,474	3,170,533	2,565,434	2,756,850	1,357,575
Foreign exchange contracts	9,741	15,786	20,616	18,565	15,952
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	53,065	218,750	51,273	58,196	29,796
Written options	22,586	193,379	21,732	31,828	10,652
Exchange-traded	0	0	0	0	0
Over-the-counter	22,586	193,379	21,732	31,828	10,652
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,068,564	2,774,190	2,513,045	2,685,391	1,333,079
Held for trading	65,910	396,343	52,389	71,459	24,496
Interest rate contracts	65,910	396,343	52,389	71,459	24,496
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,078,305	2,789,976	2,533,661	2,703,956	1,349,031
Interest rate contracts	3,068,564	2,774,190	2,513,045	2,685,391	1,333,079
Foreign exchange contracts	9,741	15,786	20,616	18,565	15,952
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,253,887	3,118,845	2,691,940	2,856,636	1,456,342
One year or less	74,781	210,858	62,774	49,097	28,030
Over 1 year to 5 years	1,103,282	1,384,108	865,544	1,275,610	367,420
Over 5 years	2,075,824	1,523,879	1,763,622	1,531,929	1,060,892
Gross negative fair value (absolute value)	17,475	10,495	9,458	6,065	5,666
Gross positive fair value	65,635	145,405	103,638	55,338	9,499
Held for trading	0	0	0	0	0
Non-traded	65,635	145,405	103,638	55,338	9,499
Current credit exposure on risk-based capital derivative contracts	65,569	145,340	103,503	55,031	8,722
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.69	94.52	46	99.50	94.85	46	99.20	94.10	42	99.33	93.44	47	98.84	92.91	47
Foreign exchange contracts	0.31	3.16	59	0.50	3.08	58	0.80	3.49	64	0.67	3.20	58	1.16	3.39	61
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	1.69	12.82	31	6.87	13.53	45	1.98	14.05	27	2.10	13.49	32	2.17	12.78	33
Written options	0.72	8.11	23	6.07	7.86	52	0.84	8.18	20	1.15	5.91	29	0.78	6.60	23
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0.72	7.80	23	6.07	7.35	56	0.84	7.73	21	1.15	5.10	30	0.78	5.49	26
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	97.59	69.64	82	87.07	69.06	65	97.18	68.76	83	96.76	69.75	79	97.06	70.34	79
Held for trading	2.10	42.14	40	12.44	45.49	35	2.03	43.53	39	2.57	44.16	37	1.78	46.31	37
Interest rate contracts	2.10	36.29	41	12.44	38.85	39	2.03	36.62	39	2.57	37.24	38	1.78	38.40	38
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	97.90	57.86	59	87.56	54.51	64	97.97	56.47	60	97.43	55.84	62	98.22	53.69	62
Interest rate contracts	97.59	54.11	67	87.07	52.13	68	97.18	53.82	68	96.76	52.22	70	97.06	50.60	70
Foreign exchange contracts	0.31	0.45	78	0.50	0.31	80	0.80	0.46	82	0.67	0.34	81	1.16	0.57	85
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	103.49	90.92	87	97.88	91.11	61	104.09	91.48	85	102.93	93.86	84	106.03	94.47	89
One year or less	2.38	26.80	14	6.62	31.34	26	2.43	32.05	12	1.77	32.17	12	2.04	32.51	13
Over 1 year to 5 years	35.09	28.69	59	43.44	27.94	68	33.47	27.06	61	45.96	30.45	72	26.75	31.16	43
Over 5 years	66.02	30.03	86	47.83	31.18	71	68.20	29.56	85	55.20	28.09	79	77.24	28.71	92
Gross negative fair value (absolute value)	0.56	1.21	29	0.33	1.98	10	0.37	1.55	21	0.22	0.83	23	0.41	0.72	26
Gross positive fair value	2.09	1.70	68	4.56	2.69	82	4.01	2.23	90	1.99	1.19	83	0.69	0.85	39
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	27	0	0.11	13	0	0.07	15	0	0.06	17	0	0.06	23
Gross positive fair value (X)	0.02	0.07	37	0.06	0.13	43	0.04	0.09	40	0.02	0.07	44	0	0.06	24
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.02	0.01	73	0.06	0.02	86	0.04	0.02	82	0.02	0.01	81	0	0.01	62
Current credit exposure (X)	0.02	0.05	46	0.06	0.09	52	0.04	0.06	50	0.02	0.05	46	0	0.04	33
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.30	0.61	42	0.76	1.16	52	0.49	0.85	47	0.29	0.73	47	0.05	0.53	33

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	215,973	101,788	101,788	103,635	100,604
Gross losses	6,602	9,764	28,689	46,080	77,543
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,292	2,092	8,564	11,383	9,824
Net losses	5,310	7,672	20,125	34,697	67,719
Provision for loan and lease losses	-7,849	87,885	128,400	32,850	70,750
Adjustments	0	5,910	5,910	0	0
Ending balance	202,814	187,911	215,973	101,788	103,635
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.09	-0.11	44	1.35	0.87	77	0.45	0.51	43	0.14	0.15	56	0.34	0.14
Provision for loan and lease losses / Average loans and leases	-0.19	-0.20	45	2.58	1.41	82	0.85	0.82	59	0.26	0.24	61	0.61	0.24
Provision for loan and lease losses / Net loan and lease losses	-147.82	-168.35	34	1,145.53	730.69	81	638.01	487.86	75	94.68	130.58	23	104.48	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.49	35	1.35	1.32	55	1.34	1.58	36	0.76	0.83	43	0.85	0.90
Allowance for loan and lease losses / Total loans and leases	1.23	1.47	35	1.35	1.30	58	1.34	1.55	37	0.76	0.81	46	0.85	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	9.55	18.09	49	6.12	10.10	53	10.73	11.58	67	2.93	8.03	31	1.53	7.54
Allowance for loan and lease losses / Nonaccrual assets	264.40	291.29	56	193.66	310.68	40	245.92	299.17	50	180.64	218.72	59	240.91	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	258.43	246.27	63	189.35	221.69	45	240.57	244.34	57	174.25	151.73	69	211.38	160.51
Gross loan and lease losses / Average loans and leases	0.16	0.24	45	0.29	0.34	57	0.19	0.34	40	0.36	0.28	71	0.67	0.30
Recoveries / Average loans and leases	0.03	0.08	26	0.06	0.07	45	0.06	0.07	48	0.09	0.08	65	0.08	0.09
Net losses / Average loans and leases	0.13	0.16	54	0.23	0.27	58	0.13	0.27	39	0.27	0.21	70	0.58	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	4.50	7.39	33	4.54	8.09	29	18.59	33.98	24	14.68	36.22	13	25.45	41.30
Earnings coverage of net loan and lease losses (X)	19.16	25.70	61	10.90	17.23	50	23.22	22.91	67	9.19	24.40	37	4.35	21.75
Net Loan and Lease Losses By Type														
Real estate loans	-0.02	0.03	16	0.36	0.01	97	0.15	0.04	87	-0.01	0.01	20	0.05	0.02
Real estate loans secured by 1–4 family	0	-0.01	67	0	0.01	43	0.01	0.01	56	-0.02	0.01	18	0	0.01
Revolving	0.08	-0.03	85	-0.01	0	35	0.04	0.01	73	-0.04	0.02	16	0	0.03
Closed-end	-0.01	-0.01	37	0	0.01	59	0	0	43	-0.02	0	19	0	0.01
Commercial real estate loans	-0.04	0.05	8	0.37	0.01	97	0.19	0.07	83	-0.01	0.01	19	0.07	0.01
Construction and land development	0	0	40	0.15	-0.01	95	0.04	0	84	0	-0.01	44	0	-0.03
1–4 family	0	0	21	0	0	14	0	0	27	0	0	16	0	-0.01
Other	0	0	57	0.15	-0.01	95	0.05	0	88	0	-0.01	61	0	-0.02
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0.58
Nonfarm nonresidential	-0.05	0.07	6	0.47	0.02	96	0.24	0.11	82	-0.01	0.02	19	0.10	0.02
Owner-occupied	-0.05	0.01	2	0.47	0.01	98	0.22	0.02	97	-0.01	0.01	8	0.09	0.01
Other	0	0.06	41	0	0.01	54	0.01	0.08	41	0	0.01	61	0.01	0.01
Real estate loans secured by farmland	0	0	19	1.43	0.01	98	0.31	0.02	93	0	0.01	17	0.04	0
Commercial and industrial loans	0.24	0.20	63	-0.01	0.48	6	0.03	0.47	11	0.48	0.37	73	1.02	0.31
Loans to individuals	1.82	1.06	81	2.03	1.43	75	1.89	1.13	78	1.79	1.17	75	1.90	1.16
Credit card loans	2.89	2.41	60	3.16	3.52	33	2.91	2.92	45	2.65	3.11	33	2.98	2.92
Agricultural loans	-0.20	0.02	3	0.08	0.11	81	0.08	0.19	69	0	0.08	61	0	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.09	56	0	0.15	30	0.01	0.15	41	0	0.15	36	0.17	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		18,859		19,424		9,870		21,494		16,823					
90+ days past due loans and leases		1,773		2,211		1,952		2,069		6,009					
Nonaccrual loans and leases		76,706		97,029		87,823		56,347		43,018					
Total past due and nonaccrual loans and leases		97,338		118,664		99,645		79,910		65,850					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		7,608		13,932		10,059		19,439		20,642					
Total restructured loans and leases		7,608		13,932		10,059		19,439		20,642					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		280		388		0		392		410					
Other real estate owned		4,740		2,883		4,740		2,935		3,338					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.11	0.33	19	0.14	0.52	8	0.06	0.39	6	0.16	0.43	17	0.14	0.44	16
90+ days past due loans and leases	0.01	0.11	35	0.02	0.12	40	0.01	0.12	36	0.02	0.15	32	0.05	0.17	47
Nonaccrual loans and leases	0.46	0.65	39	0.70	0.57	70	0.55	0.66	44	0.42	0.51	41	0.35	0.54	33
90+ days past due and nonaccrual loans and leases	0.48	0.82	33	0.71	0.75	55	0.56	0.85	37	0.43	0.71	30	0.40	0.75	21
30–89 days past due restructured	0	0.01	20	0	0.01	12	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.05	0.13	34	0.10	0.14	49	0.06	0.13	37	0.14	0.14	61	0.17	0.16	57
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.11	0.33	19	0.14	0.52	8	0.06	0.40	6	0.16	0.43	16	0.14	0.44	16
90+ days past due assets	0.01	0.11	34	0.02	0.12	37	0.01	0.12	34	0.02	0.15	30	0.05	0.18	45
Nonaccrual assets	0.46	0.66	39	0.70	0.58	68	0.55	0.67	44	0.42	0.53	41	0.35	0.57	32
30+ days past due and nonaccrual assets	0.59	1.18	24	0.85	1.32	29	0.62	1.29	18	0.59	1.19	17	0.54	1.26	11
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.23	0.50	18	0.38	0.48	45	0.27	0.52	24	0.22	0.44	20	0.21	0.48	17
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.53	17	0.39	0.51	43	0.29	0.55	26	0.23	0.48	19	0.22	0.52	17
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.24	0.58	14	0.38	0.57	25	0.28	0.60	21	0.22	0.53	19	0.20	0.60	11
Allowance for loan and lease losses	40.30	69.27	27	53.38	74.58	36	42.86	66.66	31	58.63	115.41	24	45.13	118.28	13
Equity capital + allowance for loan and lease losses	2.59	5.03	23	3.52	4.68	37	2.86	4.97	27	2.20	4.28	26	2.01	4.79	17
Tier 1 capital + allowance for loan and lease losses	2.85	5.96	19	4.07	5.89	27	3.35	6.05	24	2.45	5.65	19	2.08	6.16	12
Loans and leases + other real estate owned	0.49	0.97	26	0.72	0.91	40	0.57	0.97	27	0.44	0.85	19	0.38	0.96	14

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.17	0.31	30	0.12	0.48	10	0.04	0.39	5	0.13	0.38	16	0.15	0.42	14
	90+ days past due		0	0.13	39	0	0.12	40	0	0.16	36	0	0.16	28	0.07	0.22	56
	Nonaccrual.....		0.33	0.76	20	0.77	0.54	74	0.43	0.76	33	0.45	0.46	55	0.26	0.57	27
Commercial and industrial	30–89 days past due		0.05	0.22	21	0.05	0.36	10	0.07	0.23	21	0.17	0.31	37	0.09	0.30	22
	90+ days past due		0	0.02	46	0	0.03	44	0.01	0.03	46	0	0.05	35	0	0.05	29
	Nonaccrual.....		0.61	0.69	55	0.57	0.90	32	0.65	0.75	47	0.36	0.83	28	0.47	0.76	43
Individuals	30–89 days past due		0.44	0.53	46	0.52	0.84	31	0.53	0.83	34	0.53	0.83	34	0.59	0.84	33
	90+ days past due		0.45	0.11	86	0.50	0.15	83	0.44	0.14	84	0.48	0.17	84	0.52	0.16	83
	Nonaccrual.....		0.26	0.22	64	0.26	0.19	68	0.29	0.28	67	0.30	0.17	69	0.19	0.23	56
Depository institution loans	30–89 days past due		0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0	0.17	31	2.92	0.35	96	0	0.17	28	0.02	0.24	54	0	0.17	27
	90+ days past due		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		1.51	0.44	86	4.47	0.76	88	0	0.49	24	1.87	0.67	82	0	0.75	23
Foreign governments	30–89 days past due			0.03			10.34			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.05	0.13	54	0.29	0.26	66	0	0.18	30	0.36	0.20	73	0.43	0.17	82
	90+ days past due		0	0.01	70	0	0.01	70	0	0.01	33	0	0.01	69	0.06	0.01	88
	Nonaccrual.....		0	0.15	40	0.03	0.13	43	1.82	0.15	96	0.03	0.13	45	0.44	0.14	86

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.08	0.47	9	0.09	0.73	4	0.03	0.65	2	0.07	0.67	4	0.08	0.71	5
	90+ days past due	0.01	0.28	42	0.01	0.24	46	0	0.33	16	0	0.31	14	0.30	0.46	71
	Nonaccrual	0.27	0.88	14	0.38	0.79	25	0.27	0.89	15	0.39	0.73	29	0.29	0.86	20
Revolving	30–89 days past due	0	0.31	6	0.08	0.50	15	0.04	0.48	14	0.11	0.45	17	0.14	0.50	16
	90+ days past due	0.03	0.03	71	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.91	1.31	60	0.70	1.07	50	0.80	1.13	59	0.59	1	47	0.51	1.17	39
Closed-end	30–89 days past due	0.10	0.48	13	0.09	0.76	5	0.02	0.65	2	0.05	0.70	4	0.03	0.75	3
	90+ days past due	0	0.31	20	0.02	0.27	51	0	0.38	17	0	0.35	16	0.53	0.53	74
Junior lien	Nonaccrual	0.12	0.85	9	0.22	0.77	15	0.14	0.87	11	0.29	0.70	22	0.11	0.84	7
	30–89 days past due	0.03	0.01	80	0.05	0.02	83	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.01	0.05	21	0.01	0.05	26	0.01	0.04	25	0.01	0.04	26	0	0.06	20
Commercial real estate	30–89 days past due	0.21	0.22	60	0.08	0.28	21	0.04	0.26	25	0.14	0.18	50	0.17	0.17	56
	90+ days past due	0	0.02	56	0	0.01	56	0	0.02	58	0	0.03	42	0	0.03	43
	Nonaccrual	0.34	0.62	35	0.76	0.32	88	0.36	0.62	40	0.38	0.23	75	0.13	0.28	31
Construction and development	30–89 days past due	0	0.22	15	0.02	0.32	29	0	0.28	11	0.47	0.28	74	0	0.21	10
	90+ days past due	0	0.01	35	0.01	0.01	73	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual	0.39	0.50	70	0.36	0.24	74	0.43	0.41	73	0.01	0.20	31	0	0.19	12
	30–89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
Other	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
	30–89 days past due	0	0.16	17	0.02	0.24	35	0	0.22	13	0.47	0.20	80	0	0.13	14
	90+ days past due	0	0	38	0.01	0.01	80	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.39	0.43	72	0.36	0.18	82	0.43	0.35	76	0.01	0.17	37	0	0.15	15
Multifamily	30–89 days past due	0	0.08	27	0.29	0.10	82	0.10	0.09	72	0.03	0.08	56	0	0.10	18
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.27	0.20	68	0.08	0.27	22	0.05	0.23	32	0.08	0.14	38	0.24	0.17	71
	90+ days past due	0	0.02	61	0	0.02	27	0	0.02	64	0	0.03	46	0	0.03	49
Owner Occupied	Nonaccrual	0.36	0.78	30	0.96	0.37	91	0.39	0.80	34	0.50	0.28	78	0.19	0.30	41
	30–89 days past due	0.18	0.06	86	0.06	0.11	36	0.04	0.07	48	0.08	0.07	63	0.24	0.09	89
Other	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	54	0	0.01	55
	Nonaccrual	0.36	0.32	63	0.92	0.20	98	0.39	0.27	69	0.50	0.16	90	0.18	0.17	61
	30–89 days past due	0.10	0.12	56	0.02	0.14	21	0.01	0.14	29	0	0.07	9	0	0.07	8
	90+ days past due	0	0.01	76	0	0.01	35	0	0.01	77	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.40	5	0.03	0.16	30	0	0.44	5	0	0.10	9	0.01	0.13	17
Farmland	30–89 days past due	0.04	0.13	63	0.73	0.32	77	0	0.11	30	0.11	0.23	56	0.09	0.25	52
	90+ days past due	0	0.01	45	0	0.01	42	0	0	91	0	0.01	42	0	0.01	42
	Nonaccrual	0.37	1.14	50	2.18	1.10	76	1.72	1.13	74	1.43	0.84	73	1.35	1.23	72
Credit card	30–89 days past due	0.63	0.75	32	0.82	1.31	22	0.72	0.95	27	0.81	1.19	20	0.87	1.22	23
	90+ days past due	0.66	0.56	58	0.83	0.83	49	0.65	0.63	48	0.74	0.78	48	0.84	0.73	50
	Nonaccrual	0.40	0.10	87	0.36	0.09	85	0.42	0.05	91	0.35	0.11	83	0.28	0.09	84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	820,724	797,300	807,362	850,822	835,831										
Retained earnings	2,002,298	1,673,872	1,925,226	1,672,438	1,488,421										
Accumulated other comprehensive income (AOCI)	169,197	219,390	318,340	83,180	-95,782										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,992,219	2,690,562	3,050,928	2,606,440	2,228,470										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	169,891	188,912	182,339	190,999	180,038										
Accumulated other comprehensive income-related adjustments	162,226	219,390	318,340	83,180	-95,781										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,660,102	2,282,260	2,550,249	2,332,261	2,144,213										
Adjustments and deductions for common equity tier 1 capital	0	3,223	2,615	1,728	1,744										
Common equity tier 1 capital	2,660,102	2,279,037	2,547,634	2,330,533	2,142,469										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	2,615	1,728	1,744										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,660,102	2,279,037	2,547,634	2,330,533	2,142,469										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	270,074	70,668	269,595	70,372	69,329										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	172,157	164,738	185,316	104,492	106,347										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity		0		0											
Tier 2 capital before deductions	442,231	235,406	454,911	174,864	175,676										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	442,231	235,406	454,911	174,864	175,676										
Exited advanced approach tier 2 capital															
Total capital	3,102,333	2,514,443	3,002,545	2,505,397	2,318,145										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	33,086,274	26,067,047	30,619,613	25,071,023	21,878,752										
Less: Deductions from common equity tier 1 capital	169,891	192,135	184,954	192,727	181,782										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	32,916,383	25,874,912	30,434,659	24,878,296	21,696,970										
Total risk-weighted assets	21,721,508	19,158,457	21,055,255	18,895,635	16,630,914										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.25	12.54	52	11.90	11.59	59	12.10	12.35	52	12.33	12.11	58	12.88	12.09	72
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.25	13.31	37	11.90	12.25	48	12.10	13.08	38	12.33	12.78	50	12.88	12.85	61
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.28	15.37	36	13.12	14.01	40	14.26	15.23	38	13.26	14.36	38	13.94	14.45	51
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.08	9.15	20	8.81	9.43	33	8.37	9.13	32	9.37	9.76	45	9.87	9.71	55
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		-100.00
Total property and casualty assets			0			0			0			0				0		-100.00
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		-100.00
Total property and casualty equity			0			0			0			0				0		-100.00
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			103			71			459			196				97	45.07	-74.19
Other insurance activities income			103			71			459			196				97	45.07	-74.19
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			454,413			330,288			451,088			344,609				327,705	37.58	92.65

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.03	0.38	43	0.03	0.40	45	0.04	0.41	43	0.02	0.47	35	0.01	0.47	30			
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.87	11	69	13.39	11.59	55	16.32	11.03	71	14.17	11.51	59	14.59	10.22	63			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0		0			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets.....		-2.56			7.32			2.04			12.40			3.24	
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	26,767	24,105	98,375	85,628	78,591	11.04	104.95	
Dividends	15,000	12,500	57,500	42,500	36,250	20.00	200.00	
Interest	0	0	0	0	0			
Management and service fees	11,767	11,605	40,875	43,128	42,341	1.40	45.99	
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	45,633	4,236	29,176	23,288	19,517	977.27	726.83	
Dividends	43,217	2,000	20,860	14,000	11,000	2060.85	1340.57	
Interest	0	0	0	0	0			
Management and service fees	2,416	2,236	8,316	9,288	8,517	8.05	-4.09	
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	72,400	28,341	127,551	108,916	98,108	155.46	289.69	
Securities gains (losses)	0	0	0	0	0			
Other operating income	6,208	33	7,034	11,249	651	18712.12	51633.33	
Total operating income	78,608	28,374	134,585	120,165	98,759	177.04	322.83	
Operating Expenses								
Personnel expenses	15,258	3,406	56,919	57,487	46,707	347.97	57.58	
Interest expense	2,287	0	3,450	0	0			
Other expenses	4,618	19,013	18,984	21,124	19,149	-75.71	-4.01	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	22,163	22,419	79,353	78,611	65,856	-1.14	52.91	
Income (loss) before taxes	58,764	5,955	57,217	41,554	32,903	886.80	1334.32	
Applicable income taxes (credit)	-5,928	1,426	-6,229	12,201	-4,432			
Extraordinary items								
Income before undistributed income of subsidiaries	64,692	4,529	63,446	29,353	36,588	1328.39	1077.93	
Equity in undistributed income of subsidiaries	27,951	-7,968	223,056	214,247	158,925		-9.11	
Bank subsidiaries	66,176	-6,067	234,014	221,215	156,771		122.75	
Nonbank subsidiaries	-38,225	-1,901	-10,958	-6,968	2,154			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	92,643	-3,439	286,502	243,600	195,513		155.60	
Memoranda								
Bank net income	81,176	6,433	291,514	263,715	193,021	1161.87	133.88	
Nonbank net income	4,992	99	9,902	7,032	13,154	4942.42	23.41	
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,819,404	85.89	2,471,512	88.19	2,907,570	86.68	2,343,729	1,939,093	14.08	68.85
Common and preferred stock		2,814,393	85.74	2,466,501	88.01	2,902,559	86.53	2,338,718	1,934,082	14.10	69.06
Excess cost over fair value		5,011	0.15	5,011	0.18	5,011	0.15	5,011	5,011	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		98,490	3	147,507	5.26	138,450	4.13	149,561	156,530	-33.23	-54.24
Common and preferred stock		98,490	3	147,507	5.26	138,450	4.13	149,561	156,530	-33.23	-54.24
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	1,752	0.05	0	0		
Securities		35,335	1.08	3,177	0.11	32,830	0.98	3,180	3,198	1012.21	1158.37
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		204,935	6.24	101,117	3.61	172,745	5.15	143,193	165,771	102.67	270.59
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		411	0.01	426	0.02	415	0.01	430	352	-3.52	-66.88
Intangible assets		29	0	36	0	31	0	37	44	-19.44	-94.77
Other assets		124,043	3.78	78,753	2.81	100,581	3	95,152	79,197	57.51	61.46
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		3,282,647	100.00	2,802,528	100.00	3,354,374	100.00	2,735,282	2,344,185	17.13	62.37
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	15,000	0.54	0	0	0	0	-100.00	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		197,993	6.03	0	0	197,881	5.90	0	0		
Other liabilities		54,335	1.66	53,419	1.91	67,831	2.02	58,470	46,386	1.71	641.47
Balance due to subsidiaries and related institutions		72,080	2.20	70,668	2.52	71,714	2.14	70,372	69,329	2.00	8.50
Total liabilities		324,408	9.88	139,087	4.96	337,426	10.06	128,842	115,715	133.24	339.82
Equity Capital		2,958,239	90.12	2,663,441	95.04	3,016,948	89.94	2,606,440	2,228,470	11.07	51.86
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		55,057	1.68	55,057	1.96	55,057	1.64	55,057	55,057	0.00	0.00
Common surplus		1,093,667	33.32	1,073,089	38.29	1,090,450	32.51	1,073,764	1,054,601	1.92	7.49
Retained earnings		1,968,318	59.96	1,646,751	58.76	1,891,246	56.38	1,672,438	1,488,421	19.53	86.02
Accumulated other comprehensive income		169,197	5.15	219,390	7.83	318,340	9.49	83,180	-95,782	-22.88	421.12
Other equity capital components		-328,000	-9.99	-330,846	-11.81	-338,145	-10.08	-277,999	-273,827		
Total liabilities and equity capital		3,282,647	100.00	2,802,528	100.00	3,354,374	100.00	2,735,282	2,344,185	17.13	62.37
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		72,080	2.20	70,668	2.52	71,714	2.14	70,372	69,329	2.00	8.50
Notes payable to subsidiaries that issued TPS		72,080	2.20	70,668	2.52	71,714	2.14	70,372	69,329	2.00	8.50
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.39	12.54	54	-0.51	3.93	16	10.22	7.29	75	9.94	9.68	57	8.91	10.40	31
Bank net income / Average equity investment in banks	11.34	12.55	46	1.07	4.73	18	11.17	7.45	78	12.17	10.51	70	10.42	11.19	49
Nonbank net income / Average equity investment in nonbanks	16.85	12.53	66	0.27	5.73	39	6.94	9.75	53	4.60	7.89	48	8.57	7.10	63
Subsidiary HCs net income / Average equity investment in sub HCs	11.69				3.62			7.01			8.55			8.78	
Bank net income / Parent net income	87.62	95.97	19		95.67		101.75	88.16	44	108.26	82.22	81	98.73	82.56	31
Nonbank net income / Parent net income	5.39	2.83	77		5.47		3.46	3.59	70	2.89	5.93	69	6.73	3.78	79
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	10.97	17.74	42	5.22	19.50	23	11.18	20.06	43	4.94	20.43	22	5.19	20.88	25
Total debt / Equity capital	6.69	11.90	45	0.56	13.54	28	6.56	14.41	43	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	9.13	14.30	39	3.22	15.86	20	8.94	16.67	38	2.70	16.36	19	3.11	17.10	22
Total debt + Loans guaranteed for affiliate / Equity capital	6.69	12.02	44	0.56	13.93	28	6.56	14.68	42	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	6.70	12	45	0.56	13.68	28	6.57	14.52	43	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	6.69	11.33	47	0	12.46	14	6.56	13.56	44	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.52	41	0.56	0.88	79	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0.17	0.10	85	0.19	0.10	83	0.17	0.08	84	0.19	0.12	83	0.22	0.12	84
Long-term debt / Consolidated long-term debt	73.31	35.48	81	0	27.67	13	73.40	34.67	83	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	98.64	102.85	25	98.33	103.91	15	100.96	102.81	41	95.66	103.22	11	94.04	103.10	11
Total investment in subs / Equity capital	98.64	108.21	17	98.33	111.18	7	100.96	110.16	28	95.66	111.07	3	94.04	112.48	5
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.11	0.22	24		1.22		0.10	0.47	39	-0.46	0.36	12	-0.68	0.35	9
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.81		0.13	1.82	9		1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	224.05	111.20	87	71.63	154.20	23	100.59	136.59	30	78.13	177.68	12	83.19	162.34	13
Cash from ops + noncash items + op expense / Op expense + dividend	152.12	98.58	72	81.70	176.81	24	101.15	147.24	23	73.02	190.27	8	69.13	174.91	9
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	185.58	85.35	83	-11.98	90.08	18	121.18	134.08	57	83.65	116.34	16	23.64	103.19	7
Pretax operating income + interest expense / Interest expense	2,669.48	1,142.88	84		2,355.68		1,758.46	2,016.32	71		1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,011.65	1,357.31	76	577.16	1,688.78	35	904.40	1,539.23	53	908.92	1,632.83	38	793.57	1,369.37	37
Dividends + interest from subsidiaries / Interest expense + dividends	326	117.86	92	95.34	186.57	31	122.24	150.43	45	94.83	210.80	15	81.10	188.90	9
Fees + other income from subsidiaries / Salary + other expenses	71.36	13.36	89	61.74	14.22	83	64.81	13.95	88	66.68	16.52	83	77.23	16.08	92
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-1.66	3.97	11	-2.44	2.60	12	-2.02	3.85	11	-2.14	2.64	11	-1.98	2.61	15
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15		0	0.10	46		0.04			0.24	
Nonaccrual		1.22			1.57		0	1.03	40		0.54			6.54	
Total		1.27			1.72		0	1.13	37		0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.36	1.80	67	0.71	3.20	70	0.53	2.66	71	0.74	5.62	66	0.81	5.50	66
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	24.07	74.87	17	335.81	61.08	96	95.60	81.10	67	202.99	57.84	94	159.24	57.26	94
Dividends declared / Net income	16.81	23.13	33		81.32		21.17	42.29	21	24.46	33.08	32	29.80	27.33	51
Net income – dividends / Average equity.....	10.31	9.52	65	-2.74	0.55	23	8.05	4.14	84	7.51	6.46	63	6.25	7.33	37
Percent of Dividends Paid															
Dividends from bank subsidiaries	96.33	101.14	46	82.19	182.33	34	94.80	132.17	30	71.33	178.13	22	62.22	157.73	22
Dividends from nonbank subsidiaries	277.55	3.28	99	13.15	2.35	90	34.39	3.41	93	23.50	7.53	86	18.88	7.13	85
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	373.88	128.99	90	95.34	229.19	23	129.19	174.85	40	94.83	260.40	11	81.10	215.26	8
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	18.48	30.63	41	194.31	123.04	78	19.72	60.28	15	16.12	66.55	13	18.78	60.71	14
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	14.50	1.08	94	180.40	2.97	97	14.02	1.47	91	16.35	1.55	93	21.94	1.88	95
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	32.97	33.49	50	374.71	148.03	87	33.75	62.88	26	32.47	69.36	19	40.72	63.43	27
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	865.73	47.24	97	2,020.20	39.62	98	210.66	56.39	90	199.09	82.95	85	83.62	51.40	70
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	48.40	0.53	98	2,258.59	1.68	98	83.98	0.86	97	132.08	1.92	97	64.75	2.96	93
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	914.12	69.48	97	4,278.79	76.32	98	294.65	79.84	91	331.17	150.41	85	148.37	99.33	75
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	19.08	58.57	34	44.05	62.43	34	42.72	69.76	23	35.37	67.32	24	36.71	65.18	26
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	14.97	4.11	87	40.90	1.69	96	30.37	1.87	97	35.89	1.81	96	42.87	2.01	97
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	34.05	71.70	23	84.95	76.26	30	73.10	82.20	23	71.26	78.80	26	79.58	74.20	30
Dividends from nonbank subsidiaries	54.98	5.32	92	7.05	2.51	87	15.50	1.95	92	11.65	2.65	87	11.14	2.57	88
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	3.07	0.05	94	7.88	0.08	97	6.18	0.02	98	7.73	0.06	97	8.62	0.03	98
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	58.05	10.59	88	14.93	9.13	82	21.68	4.70	88	19.38	7.29	82	19.76	7.64	83
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			471.12			447.79			83.37			87.87	
Loans and advances from subsidiaries / Total debt	36.41	29.59	66	471.12	30.31	96	36.24	27.08	66	28.33			26.53		